

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
 ) Case No. 18-22605 CMB  
Ronald S. Miller )  
 ) Chapter 13  
 )  
Debtor(s). )  
\_\_\_\_\_ X

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by:
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated September 27, 2021

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$1157.000 to \$1373.00 effective November 2022.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
1. PNC Bank will receive \$375.79 per month effective November 28, 2022 as per the Notice of Mortgage Payment Change dated November 7, 2022.
  2. Attorneys fees have an increased an additional \$1,000.00 with a total of \$8,000.00 to be paid under the Chapter 13 Plan. Additional fees will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.
  3. As a result of the Proposed Order, the Trustee's Certificate of Default at Docket No. 134 is resolved and withdrawn as moot.

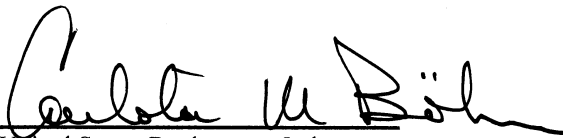
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 17th day of November, 2022

Dated: November 17, 2022

  
United States Bankruptcy Judge

Stipulated by:

/s/ Lauren M. Lamb  
Counsel to Debtor

Stipulated by:

/s/ Jim Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED  
11/17/22 10:26 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Ronald S. Miller  
Debtor

Case No. 18-22605-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 17, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:**

Recip ID	Recipient Name and Address
db	+ Ronald S. Miller, 1016 Phillips Street, Baden, PA 15005-1020
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
14890582	+ Beaver County Tax Claim Bureau, 810 Third Street, Beaver, PA 15009-2139
14881485	+ Beaver County Tax Claim Bureau, c/o Connie Javens, Treasurer, P. O. Box 250, Beaver, PA 15009-0250
14872197	PNC Visa, P.O. Box 3429, Pittsburgh, PA 15230-3429

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 23:48:00	PNC BANK, PO BOX 94982, CLEVELAND, OH 44101
14910116	+ Email/Text: kburkley@bernsteinlaw.com	Nov 17 2022 23:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14872195	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2022 23:54:39	HSN, P.O. Box 530942, Atlanta, GA 30353-0942
14872194	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 17 2022 23:54:50	Amazon, c/o Chase Bank, PO Box 15148, Wilmington, DE 19886-5148
14872196	Email/PDF: gecsed@recoverycorp.com	Nov 17 2022 23:54:39	Lowes, PO Box 530914, Atlanta, GA 30353-0914
14894917	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2022 23:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14881488	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2022 23:48:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14881489	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 23:48:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14910167	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 23:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14881491	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2022 23:54:28	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
14902701	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2022 23:54:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14873368	+ Email/PDF: rmsced@recoverycorp.com	Nov 17 2022 23:54:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14903381	Email/PDF: ebn_ais@aisinfo.com	Nov 17 2022 23:54:52	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14872198	Email/PDF: gecsed@recoverycorp.com	Nov 17 2022 23:54:28	Walmart, PO Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Nov 17, 2022

Form ID: pdf900

Total Noticed: 19

TOTAL: 14

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14881486	*+	HSN, P.O. Box 530942, Atlanta, GA 30353-0942
14881484	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Amazon, c/o Chase Bank, PO Box 15148, Wilmington, DE 19886-5148
14881487	*	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
14881490	*	PNC Visa, P.O. Box 3429, Pittsburgh, PA 15230-3429
14881492	*	Walmart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@verizon.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Ronald S. Miller julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6